Contractor Fraud

Tower Hill Insurance

Just as with any business, unfortunately not all repair companies or contractors are trustworthy. Don't be a victim when it comes to home repairs. Here are some red flags to look out for. IF a contractor…

- Offers you by phone, mail or email a free inspection, or even a free gift card if you allow an inspection of your home or property. Remember, if it sounds too good to be true, it probably is.
- Promises to waive or provide a rebate for your insurance policy deductible amount.
- Rushes you to sign a contract, without first providing you with a copy and time to review.
- Requests full payment — or a cash payment — ahead of time or tells you their offer is available only for a limited time.

If you're feeling pressured or bullied to sign a contract or other form for repair work to start, **WAIT!** We recommend that you discuss with your insurance agent or insurance company before signing on the dotted line, to help protect your rights.

Best Practices For Repair Companies

Whether you're working with a CastleCare vendor or a contractor you've hired previously, the following best practices are recommended.

Work only with licensed, insured and bonded contractors. You can verify the contractor is licensed by Florida at Myfloridalicense.com. You have the right to request proof of insurance bonding, too.

Ask for references and check them out. Also, you can check with the **Better Business Bureau** at bbb.org to find out if others have had challenging experiences with them.

- **Get more than one estimate.**
- **Get everything in writing: total cost; detailed list of what the project includes; time schedule; guarantees, and/or warranties provided; payment schedule; and never sign a contract that includes blanks.**
- **Do not make a final payment or sign a completion form until you are fully satisfied with the work completed.**

Read carefully what you are signing.

Don't be pushed into signing a contract right away. Importantly, never sign a contract that includes blanks. Be sure to keep a copy of any document you have signed.

Suspect Fraud?

You can report suspected insurance fraud directly to Tower Hill Insurance Group by phone or email. If you wish to report a fraud tip anonymously, please see 'Report Fraud' section within our Claims page at THIG.com/fraud. Your name and contact details are not required, unless you would like us to contact your for further information.

THIG's Fraud Hotline	Email	Report Online
866.265.6590	**TowerTips@THIG.com**	**THIG.com/fraud** *Your tip can be anonymous.*

The National Insurance Crime Bureau (NICB) also investigates insurance-related fraud. You can contact the NICB directly by text, phone or online. Remember, your tip can be anonymous. You can contact the NICB directly in one of three easy ways.

Text the keyword "FRAUD" to TIP411 (847411)	Call 1.800.TEL.NICB (1.800.835.6422)	Submit a form online at www.nicb.org
		Your tip can be anonymous.

Got Damage? We Can Help!

A benefit exclusively for Tower Hill policyholders, CastleCare provides 24/7 access to emergency home services and repairs such as water extraction. Tree removal, roof tarping and window board up are also available through CastleCare.

.When You Need Help In A Hurry Call

844.TOWER.11 (844.869.3711). After emergency repairs are made to help prevent further damage, CastleCare works closely with your Tower Hill Claims Representative.

Contact Tower Hill

If you experience damage to your home, contact your insurance company or your insurance agent as soon as possible. Whether the damage is relatively minor or more serious, your insurance company has the resources to provide the help you need quickly.

You can report a claim for your Tower Hill policy online 24/7 through our secure Customer Portal at THIG.com/Portal. Our Claims representatives are available by phone at 800.342.3407, Monday through Friday from 8am to 6pm ET.

Network Service Providers

CastleCare's participating network service providers are experienced, credentialed and licensed with more than 10 trades available in addition to emergency repair services, including: plumbing; roofing; mold remediation; fire mitigation; and general construction.

Warranties

Completed projects qualify for CastleCare's Quality Assurance Program, which provides a five-year warranty on contractor workmanship and a one-year warranty on materials.

IMPORTANT: *If consulting with a repair company other than CastleCare, please do not authorize the contractor to begin significant repairs until the damage has been inspected by your insurance company.*